

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

| | | |
|------------------------|---|--------------------|
| In Re: NICOLE M PHAREL | § | Case No.: 06-01672 |
| | § | |
| | § | |
| | § | |
| | § | |
| Debtor(s) | § | |

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/23/2006.
- 2) This case was confirmed on 05/18/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/18/2006, 04/02/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/26/2006, 11/05/2008, 11/12/2009.
- 5) The case was dismissed on 02/04/2010.
- 6) Number of months from filing to the last payment: 41
- 7) Number of months case was pending: 50
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 1,770.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

| | |
|--|---------------------|
| Total paid by or on behalf of the debtor | \$ 31,700.49 |
| Less amount refunded to debtor | \$.00 |
| NET RECEIPTS | \$ 31,700.49 |

Expenses of Administration:

| | |
|---------------------------------------|-------------|
| Attorney's Fees Paid through the Plan | \$ 2,189.00 |
| Court Costs | \$.00 |
| Trustee Expenses and Compensation | \$ 2,032.68 |
| Other | \$.00 |

TOTAL EXPENSES OF ADMINISTRATION **\$ 4,221.68**

Attorney fees paid and disclosed by debtor **\$ 461.00**

Scheduled Creditors:

| <u>Creditor Name</u> | <u>Class</u> | <u>Claim Scheduled</u> | <u>Claim Asserted</u> | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Int. Paid</u> |
|----------------------|--------------|------------------------|-----------------------|----------------------|-----------------------|------------------|
| FORD MOTOR CREDIT | SECURED | 19,000.00 | 27,995.48 | 27,995.48 | 17,708.17 | 6,395.47 |
| FORD MOTOR CREDIT | UNSECURED | 9,285.00 | NA | NA | .00 | .00 |
| GREAT AMERICAN FINAN | SECURED | 200.00 | 1,725.00 | 1,400.00 | 1,390.95 | 150.77 |
| AMERICAN GENERAL FIN | UNSECURED | NA | 3,102.33 | 3,102.33 | 199.63 | .00 |
| AMERICAN GENERAL FIN | UNSECURED | 2,700.00 | NA | NA | .00 | .00 |
| BUD MARLOW | SECURED | 200.00 | .00 | 200.00 | 175.68 | 32.26 |
| BUD MARLOW | UNSECURED | 2,260.00 | NA | NA | .00 | .00 |
| GREAT AMERICAN FINAN | OTHER | NA | NA | NA | .00 | .00 |
| STEEL CITY FURNITURE | SECURED | 200.00 | 845.97 | 200.00 | 175.68 | 32.26 |
| STEEL CITY FURNITURE | UNSECURED | 700.00 | 645.97 | 645.97 | 22.22 | .00 |
| AMERICAN EAGLE BANK | UNSECURED | 6,500.00 | 4,099.75 | 4,099.75 | 188.11 | .00 |
| AMERICAN GENERAL FIN | SECURED | NA | .00 | .00 | .00 | .00 |
| AMERICAN GENERAL FIN | UNSECURED | NA | NA | NA | .00 | .00 |
| BUD MARLOW | OTHER | NA | NA | NA | .00 | .00 |
| FORD MOTOR CREDIT | OTHER | NA | NA | NA | .00 | .00 |
| ACUTE CARE SPECIALIS | UNSECURED | 293.00 | NA | NA | .00 | .00 |
| ALPHA COMMUNICATIONS | OTHER | NA | NA | NA | .00 | .00 |
| AMERICAN GENERAL FIN | UNSECURED | NA | NA | NA | .00 | .00 |
| AMERICAN GENERAL FIN | UNSECURED | NA | NA | NA | .00 | .00 |
| AMERICAN GENERAL FIN | UNSECURED | NA | NA | NA | .00 | .00 |
| *AMERICREDIT | UNSECURED | 11,698.00 | NA | NA | .00 | .00 |
| *AMERICREDIT | OTHER | NA | NA | NA | .00 | .00 |
| ASPIRE | UNSECURED | 1,773.00 | 1,773.07 | 1,773.07 | 81.35 | .00 |

Scheduled Creditors:

| <u>Creditor Name</u> | <u>Class</u> | <u>Claim Scheduled</u> | <u>Claim Asserted</u> | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Int. Paid</u> |
|----------------------|--------------|------------------------|-----------------------|----------------------|-----------------------|------------------|
| CAPITAL FIRST BANK | OTHER | NA | NA | NA | .00 | .00 |
| CAPITAL FIRST BANK | OTHER | NA | NA | NA | .00 | .00 |
| CAPITAL ONE | UNSECURED | 1,883.00 | 1,883.91 | 1,883.91 | 86.45 | .00 |
| CAPITAL ONE | OTHER | NA | NA | NA | .00 | .00 |
| CBUSASEARS | UNSECURED | NA | NA | NA | .00 | .00 |
| FINGERHUT | UNSECURED | NA | 406.51 | 406.51 | 16.32 | .00 |
| FIRST PREMIER BANK | OTHER | NA | NA | NA | .00 | .00 |
| FIRST PREMIER BANK | OTHER | NA | NA | NA | .00 | .00 |
| FORD MOTOR CREDIT | OTHER | NA | NA | NA | .00 | .00 |
| FORD MOTOR CREDIT | OTHER | NA | NA | NA | .00 | .00 |
| *GENERAL MOTORS ACCE | OTHER | NA | NA | NA | .00 | .00 |
| GEMB/CAR X | OTHER | NA | NA | NA | .00 | .00 |
| HOME DEPOT | UNSECURED | 1,116.00 | NA | NA | .00 | .00 |
| HSBC NV | OTHER | NA | NA | NA | .00 | .00 |
| HSBC NV | OTHER | NA | NA | NA | .00 | .00 |
| HSBC TAXPAYER FINANC | OTHER | NA | NA | NA | .00 | .00 |
| ECAST SETTLEMENT COR | UNSECURED | 423.00 | 423.41 | 423.41 | 17.00 | .00 |
| MIDLAND FINANCE | OTHER | NA | NA | NA | .00 | .00 |
| NATIONWIDE ACCEPTANC | OTHER | NA | NA | NA | .00 | .00 |
| NATIONWIDE ACCEPTANC | OTHER | NA | NA | NA | .00 | .00 |
| NEW MILL | OTHER | NA | NA | NA | .00 | .00 |
| NEW MILL | OTHER | NA | NA | NA | .00 | .00 |
| NEW MILL | OTHER | NA | NA | NA | .00 | .00 |
| NEW YORK LIFE | UNSECURED | NA | NA | NA | .00 | .00 |
| PEOPLES GAS LIGHT & | OTHER | NA | NA | NA | .00 | .00 |
| PEOPLES GAS LIGHT & | OTHER | NA | NA | NA | .00 | .00 |
| RCN | UNSECURED | NA | NA | NA | .00 | .00 |
| SALLIE MAE LSCF | UNSECURED | 9,263.00 | NA | NA | .00 | .00 |
| SALLIE MAE LSCF | UNSECURED | 7,390.00 | NA | NA | .00 | .00 |
| SALLIE MAE LSCF | OTHER | NA | NA | NA | .00 | .00 |
| NEW JERSEY HIGHER ED | UNSECURED | 9,553.00 | 9,578.99 | 9,578.99 | 439.53 | .00 |
| ECMC | UNSECURED | 7,623.00 | 7,624.10 | 7,624.10 | 349.82 | .00 |
| SWEDISH COVENANT HOS | UNSECURED | 1,643.00 | NA | NA | .00 | .00 |
| SWEDISH COVENANT HOS | OTHER | NA | NA | NA | .00 | .00 |
| ROUNDUP FUNDING LLC | UNSECURED | 498.00 | 498.23 | 498.23 | 17.14 | .00 |
| UNIVERSITY OF CHICAG | UNSECURED | 40.00 | NA | NA | .00 | .00 |
| US CELLULAR | UNSECURED | 226.00 | NA | NA | .00 | .00 |
| WEISS MEMORIAL HOSPI | UNSECURED | 1,329.20 | NA | NA | .00 | .00 |
| GREAT AMERICAN FINAN | UNSECURED | 1,800.00 | 325.00 | 325.00 | .00 | .00 |

Summary of Disbursements to Creditors:

| | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Int. Paid</u> |
|-------------------------------------|--------------------------|---------------------------|----------------------|
| Secured Payments: | | | |
| Mortgage Ongoing | .00 | .00 | .00 |
| Mortgage Arrearage | .00 | .00 | .00 |
| Debt Secured by Vehicle | 27,995.48 | 17,708.17 | 6,395.47 |
| All Other Secured | <u>1,800.00</u> | <u>1,742.31</u> | <u>215.29</u> |
| TOTAL SECURED: | 29,795.48 | 19,450.48 | 6,610.76 |
| Priority Unsecured Payments: | | | |
| Domestic Support Arrearage | .00 | .00 | .00 |
| Domestic Support Ongoing | .00 | .00 | .00 |
| All Other Priority | <u>.00</u> | <u>.00</u> | <u>.00</u> |
| TOTAL PRIORITY: | .00 | .00 | .00 |
| GENERAL UNSECURED PAYMENTS: | 30,361.27 | 1,417.57 | .00 |

Disbursements:

| | | |
|-----------------------------|--------------|--------------|
| Expenses of Administration | \$ 4,221.68 | |
| Disbursements to Creditors | \$ 27,478.81 | |
| TOTAL DISBURSEMENTS: | | \$ 31,700.49 |

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/06/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.